

# TO BE COMPLETED BY LENDER

[Form for Pre-Qualification Letter – put on company letterhead]

## WORKFORCE HOUSING (WFH) PROGRAM PRE-QUALIFICATION LETTER

\_\_\_\_\_ has pre-qualified  
(Name of Lending Institution)

\_\_\_\_\_  
(Name of Applicants)  
for a mortgage loan with the following parameters:

Loan Purpose: Purchase

Loan Type:

Maximum Loan Amount: \$\_\_\_\_\_ Maximum Sales Price: \$\_\_\_\_\_

Interest Rate: \_\_\_\_\_

Term: 30 Years

Estimated Closing Costs: \$\_\_\_\_\_

Points: Loan Origination Fees: \$\_\_\_\_\_ Discount Points: \$\_\_\_\_\_

(please distinguish between loan origination fees and discount points, if applicable)

Applicant's Total Assets: \$\_\_\_\_\_

Applicant's Assets to be used for down payment: \$\_\_\_\_\_

\_\_\_\_\_ Date \_\_\_\_\_  
(Signature of Loan Officer)

\_\_\_\_\_  
(Name of Loan Officer)

### **Conditional Financial Approval Disclaimer**

This pre-qualification letter is considered accurate and true for the purpose of approval of the applicant for the WFH Program and does not constitute a loan commitment. This lending institution acknowledges that this qualifying interest rate is not a guaranteed rate nor is it a guarantee that such a rate or loan terms will be available at any time in the future. The pre-qualification is based on the credit status, income and asset information provided by the applicant(s). It has a validity of one year from the date of this letter and will be used solely for acceptance to the WFH Program. After this date, the applicant(s) will need to obtain a new pre-qualification letter from this lending institution or from another HOC participating lender.

Instructions to Lender:

-Original to Applicant

-Copy for your files